

Claims:

1. A method of enabling transactions with cash cards via a charge settlement network, comprising:

receiving a plurality of valid charge numbers from an issuing bank;

5 configuring an issuing system to interface the charge settlement network and to operate as processor of the plurality of valid charge numbers, the plurality of valid charge numbers including a plurality of card numbers;

10 providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards, each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number; and

configuring the charge settlement network to route any of the plurality of card numbers to the issuing system as certified processor.

2. The method of claim 1, wherein the providing comprises encoding each of the plurality of card numbers onto a corresponding one of a plurality of cash cards.

15 3. The method of claim 1, further comprising:

receiving a card number from the charge settlement network; and

activating the received card number if it is one of the plurality of card numbers.

4. The method of claim 3, further comprising:

storing the activated card number along with an associated cash amount.

20 5. The method of claim 4, further comprising:

receiving the card number and the associated cash amount from the charge settlement network during a point of sale (POS) transaction of a corresponding cash card.

6. The method of claim 3, the issuing system interfacing an electronic communications network, further comprising:

providing a corresponding one of a plurality of serial numbers on each of the plurality of cash cards;

5 receiving one of the plurality of serial numbers, via the electronic communications network, that corresponds to the activated card number; and

associating the activated card number with a cash account.

7. The method of claim 6, further comprising:

establishing a new cash account; and

10 the associating comprising associating the activated card number with the new cash account.

8. The method of claim 3, further comprising:

receiving and activating a plurality of card numbers; and

associating each activated card number with a corresponding one of a plurality of

15 cash accounts, each cash account having a cash balance.

9. The method of claim 8, further comprising:

receiving a card number and a transaction amount from the charge settlement network corresponding to a transaction;

verifying the card number as an activated card number from an identified one of

20 the plurality of cash accounts; and

authorizing the transaction if a corresponding cash balance of a corresponding cash account is sufficient for the transaction amount.

DRAFT - CONFIDENTIAL

10. The method of claim 9, further comprising:
clearing, by a merchant, a purchase transaction via the charge settlement network.
11. The method of claim 10, further comprising:
settling, by a merchant processor associated with the merchant, the purchase
5 transaction through the charge settlement network.
12. The method of claim 11, further comprising:
deducting, by the merchant processor, a merchant discount for the merchant.
13. The method of claim 10, further comprising:
the configuring the charge settlement network comprising providing a switch
10 network of the charge settlement network with the plurality of card numbers; and
routing, by the switch network, the card number from the merchant to the issuing
system.
14. The method of claim 9, further comprising:
initiating, by an automated teller machine (ATM), the transaction as a cash
15 transaction via the charge settlement network.
15. The method of claim 9, further comprising:
associating a personal identification number (PIN) with each activated card
number of each cash account;
the receiving further comprising receiving a PIN along with the received card
20 number from the charge settlement network corresponding to the transaction; and

RECEIVED
U.S. PATENT AND TRADEMARK OFFICE
JULY 1 1998

authorizing the transaction only if the received PIN is the same as the PIN of the corresponding cash account.

16. The method of claim 8, further comprising:
 - providing access by a user to a first cash account; and
 - 5 enabling transfer of funds from the first cash account to a second cash account based on receiving an account identifier of the second cash account.
17. The method of claim 16, further comprising:
 - the providing access comprising providing access by a user to the first cash account via a computer communications network.
- 10 18. The method of claim 16, further comprising:
 - the providing access comprising providing access by a user to the first cash account via a telephonic network.
19. The method of claim 16, further comprising:
 - associating a telephonic identifier with the second account; and
 - 15 the receiving an account identifier comprising receiving the telephonic identifier associated with the second account.

20. A method of enabling transactions via a charge settlement network and an electronic communications network, comprising:

receiving a plurality of valid charge numbers from an issuing bank; ✓

separating the plurality of valid charge numbers into a plurality of card numbers

5 and a plurality of purchase numbers;

configuring an issuing system to interface the charge settlement network and to operate as processor of the plurality of valid charge numbers; ✓

providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards, each cash card configured for interfacing a card reader of the

10 charge settlement network to retrieve a corresponding card number; ✓

configuring the charge settlement network to route any of the plurality of valid charge numbers to the issuing system as certified processor; ✓

configuring the issuing system to interface the electronic communications network to conduct purchase transactions; ✓

15 establishing at least one cash account for a user;

receiving a request from the user for a valid charge number; and

providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request.

21. The method of claim 20, wherein the establishing at least one cash account

20 comprises:

providing a corresponding one of a plurality of serial numbers on each of the plurality of cash cards;

receiving a card number via the charge settlement network and conducting a point of sale (POS) transaction to activate the card number;

receiving one of the plurality of serial numbers, via the electronic communications network, that corresponds to the activated card number; and

5 storing a corresponding cash balance in a cash account.

22. The method of claim 21, further comprising:

receiving a cash amount during the POS transaction; and

storing the cash amount as the cash balance in the cash account.

23. The method of claim 21, further comprising:

10 receiving identification information via the electronic communications network;

and

enabling access to the cash account via the electronic communications network by
a user that provides the identification information.

24. The method of claim 20, further comprising:

15 the receiving a request from the user for a valid charge number comprising

detecting an online purchase transaction between the user and an online merchant.

25. The method of claim 24, further comprising:

the providing a selected one of the plurality of purchase numbers comprising

providing the selected purchase number to the user.

26. The method of claim 24, further comprising:

the providing a selected one of the plurality of purchase numbers comprising providing the selected purchase number to the online merchant to consummate the purchase transaction.

5 27. The method of claim 20, further comprising:

receiving the selected purchase number via the charge settlement network to clear a purchase transaction; and

expiring the selected purchase number after authorizing the purchase transaction.

28. The method of claim 20, further comprising:

10 clearing, by the merchant, the purchase transaction through the charge settlement network.

29. The method of claim 28, further comprising:

settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.

15 30. The method of claim 29, further comprising:

deducting, by the merchant processor, a merchant discount for the merchant.

31. The method of claim 28, further comprising:

routing, by a switch network of the charge settlement network, the selected purchase number to the issuing system for processing.

20 32. The method of claim 28, further comprising:

authorizing and settling, by the issuing system, the purchase transaction.

33. The method of claim 32, further comprising:
sending, by the issuing system, the purchase transaction to an issuing bank via an
automated clearing house (ACH) batch transfer; and
settling, by the issuing bank, the purchase transaction.

5 34. The method of claim 20, further comprising:
generating a valid expiration date to corresponding with the selected purchase
number; and
providing the corresponding valid expiration date along with the selected
purchase number via the electronic communications network.

10 35. The method of claim 34, further comprising:
receiving a charge number and expiration date via the charge settlement network
to clear a purchase transaction; and
authorizing the purchase transaction if the received charge number is the selected
purchase number and if the received expiration date is the same as the corresponding
15 expiration date.

36. The method of claim 34, further comprising:
receiving a charge number, an expiration date and a transaction amount via the
charge settlement network to clear a purchase transaction; and
authorizing the purchase transaction if the received charge number is the selected
20 purchase number, if the received expiration date is the same as the corresponding
expiration date and if a cash balance of the at least one cash account is sufficient for the
transaction amount.

37. A transaction system that enables cash card transactions via an charge settlement network, comprising:

an issuing system, comprising:

a storage device that stores a plurality of valid charge numbers and an account database that stores a plurality of cash accounts, the plurality of valid charge numbers including a plurality of card numbers;

each cash account associated with a corresponding one of the plurality of valid charge numbers; and

a processor program, for interfacing the charge settlement network, that enables the issuing system to operate as processor for the plurality of valid charge numbers; and

a plurality of cash cards, each cash card incorporating a corresponding one of the plurality of card numbers.

38. The transaction system of claim 37, wherein each of the plurality of cash cards includes a magnetic strip encoded with a corresponding card number.

39. The transaction system of claim 38, wherein each of the plurality of cash cards is configured to interface an charge settlement network card reader that retrieves and forwards a corresponding card number via the charge settlement network.

40. The transaction system of claim 37, further comprising:

a switch network, for coupling in the charge settlement network, that forwards any of the plurality of card numbers traversing the charge settlement network to the issuing system as processor.

41. The transaction system of claim 37, further comprising:
the plurality of valid charge numbers issued by an issuing bank to an entity; and
the issuing system employing the authorized charge numbers on behalf of the
entity.

5 42. The transaction system of claim 37, wherein the charge settlement
network forwards any of the plurality of card numbers to the issuing system, further
comprising:

each of the plurality of cash cards being configured to interface a card reader that
retrieves and forwards a corresponding card number via the charge settlement network.

10 43. The transaction system of claim 42, further comprising:
the processor program conducting a validation transaction by comparing a card
number received via the charge settlement network with the plurality of card numbers;
and

a transaction and account system, interfacing the processor program, that activates
15 a card number validated by the processor program.

44. The transaction system of claim 43, wherein the issuing system further
comprises:

an electronic communications network interface, coupled to the transaction and
account system, that enables communications via an electronic communications network.

20 45. The transaction system of claim 44, further comprising:
each of the plurality of cash cards including a corresponding unique serial
number;

CONFIDENTIAL
DO NOT TYPE

the transaction and account system associating a serial number received via the electronic communications network interface with a corresponding one of the plurality of cash accounts; and

5 the transaction and account system associating an activated card number with the corresponding one of the plurality of cash accounts.

46. The transaction system of claim 45, further comprising:

the transaction and account system creating a new cash account in the account database in response to the received serial number; and

the transaction and account system associating the activated card number with the
10 new cash account.

47. The transaction system of claim 42, further comprising:

the processor program receiving a card number via the charge settlement network;

and

a transaction and account system, interfacing the processor program, that accesses
15 a corresponding cash account and determines authorization of a corresponding
transaction.

48. The transaction system of claim 47, further comprising:

the transaction and account system associating a personal identification number
(PIN) with an activated card number and authorizing transactions only in conjunction
20 with the associated PIN.

49. The transaction system of claim 37, wherein the transaction and account system authorizes a purchase transaction with a merchant by verifying a card number

P
A
T
E
N
T
E
D
U
S
A

received from the merchant with an activated card number from a cash account and compares a purchase amount with a balance of the cash account.

50. The transaction system of claim 47, wherein the transaction and account system authorizes a cash transaction by verifying a received card number with an activated card number from a cash account and compares a cash amount with a balance of the cash account.

51. The transaction system of claim 50, wherein the cash transaction is initiated by a card number received via the charge settlement network from an automated teller machine.

10 52. The transaction system of claim 37, further comprising:
a telephonic communication system, configured for coupling to a telephonic network, that enables access to the account database via the telephonic network.

15 53. The transaction system of claim 37, the issuing system further comprising:
the plurality of valid charge numbers further including a plurality of purchase numbers;

at least one prepaid cash account associated with identification information of a user;

a communication system that detects a request by the user via an electronic communications network for a valid charge number; and

a transaction and account system, coupled to the network communication system, that provides a selected purchase number via the electronic communications network in response to the request.

54. The transaction system of claim 53, wherein the communication system
5 further comprises:

a computer communications system that enables communication with a computer communications network; and

a telephonic communications system that enables communication with a telephonic network.

10

SEARCHED INDEXED
SERIALIZED FILED

55. A method of activating a cash card via a charge settlement network, comprising:

configuring an issuing system to interface the charge settlement network and to operate as processor of a card number;

5 providing the card number onto a cash card configured for interfacing a card reader of the charge settlement network to retrieve the card number;

configuring the charge settlement network to route the card number to the issuing system as certified processor; and

activating the cash card upon receiving the card number via the charge settlement
10 network.

56. The method of claim 55, wherein the card number is provided by an issuing bank.

57. The method of claim 55, further comprising:

storing the card number along with an associated cash amount.

15 58. The method of claim 57, further comprising:

receiving the cash amount from the charge settlement system with the card number.

59. The method of claim 57, further comprising:

providing a serial number on the cash card;

20 receiving the serial number via an electronic communications network; and associating the card number and the cash amount with a cash account.

5

60. The method of claim 59, further comprising:
associating a personal identification number (PIN) with the cash account.
61. The method of claim 60, further comprising:
receiving the PIN from a user via the electronic communications network.
62. The method of claim 60, further comprising:
authorizing purchase transactions using the cash amount in the cash account upon
receiving the card number and the PIN via the charge settlement system.